

Rate promotions* May be cancelled at any time without notice

Term	Mortgage Type	Rate Hold	High Ratio	Conventional Purchase/Transfer				Uninsured
			CMHC/Genworth Purchase/Transfer	Purchase/Transfer	Purchase/Transfer	Purchase/Transfer	Purchase/Transfer	Conventional Purchase/Refinance
		LTV	>80%	up to 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	up to 80%
5 year Fixed	Ratewise	90 Days	3.89	3.99	4.09	4.14	4.19	N/A
5Year ARM	Ratewise		Prime - 0.90	Prime - 0.90	Prime - 0.90	Prime - 0.80	Prime - 0.70	N/A

*Maximum loan amount < \$1 MM. Available for New Business Only.

Products

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			CMHC/Genworth Purchase/Transfer	Purchase/Transfer	Purchase/Transfer	Purchase/Transfer	Purchase/Transfer	Conventional Purchase/Refinance
		LTV	>80%	up to 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	up to 80%
		Rate	Rate	Rate	Rate	Rate	Rate	Rate
5 year Fixed	Standard	90 days	4.29	4.89	5.04	5.04	5.04	5.09
	Non-Standard BFSALTA (max65%Ltv)		5.04	5.59	N/A	N/A	N/A	N/A
	Non-Standard New Immigrants Non permanent residents Flex down		5.04	N/A	N/A	N/A	N/A	N/A
5 Year ARM	Standard	90 days	Prime + 0.10	Prime + 0.25	Prime + 0.35	Prime + 0.40	Prime + 0.40	Prime + 0.60
	Non-Standard BFSALTA (max65%Ltv)		Prime + 0.55	Prime + 0.80	N/A	N/A	N/A	N/A
	Non-Standard Mortgage		Prime + 0.40	N/A	N/A	N/A	N/A	N/A
3 year ARM	Standard	90 days	Prime + .15	N/A	N/A	N/A	N/A	N/A
	Non-Standard New Immigrants Non permanent residents Flex down		Prime + 0.40	N/A	N/A	N/A	N/A	N/A
Other Terms	1 Year	90 days	3.69	4.69	4.69	4.69	4.69	4.69
	2 Year		3.69	4.39	4.39	4.39	4.39	4.39
	3 Year		3.69	4.24	4.24	4.24	4.24	4.24
	4 Year		3.69	4.34	4.34	4.34	4.34	4.34

Commission

Terms	Upfront Commission Model (bps)			Renewal Commission Model (bps)			
	Approved	Gold	Platinum	Approved	Gold	Platinum	@renewal
3 year ARM	70	75	80	60	65	70	45
5 year ARM	110	115	120	100	105	110	50
Ratewise ARM	110	115	120	100	105	110	50
1 year Fixed	40	45	50	30	35	40	15
2 year Fixed	50	55	60	40	45	50	30
3 year Fixed	70	75	80	60	65	70	45
4 year Fixed	85	90	95	75	80	85	45
5 year Fixed	110	115	120	100	105	110	50
Ratewise 5 year Fixed	100	105	110	90	95	100	50

important information

Mortgage Type:

- CMHC/Genworth: loans insured and client pays mortgage insurance premium. Must also follow mortgage insurance guidelines.
- Conventional: Loan is conventional and insured. Radius Financial pays for the mortgage insurance premium. Must also follow mortgage insurance guidelines.
 - Purchases and Transfers only
 - Qualified at the benchmark rate
 - Up to 25 year Amortization
 - Property value less than \$1 million
- Uninsured conventional: the loan is not insured.
 - Refinances, Purchases
 - Qualify at the higher of the benchmark rate or contract rate plus 2%
 - Up to 30 year amortization
 - Properties greater than \$1 million

Ratewise: Prepayment privileges 10 +10. Closed unless bona fide arm's length sale. Refinance options available.

Standard and Non-standard: Prepayment privileges 20 + 20. Secondary homes available only on 3 & 5 year fixed and 5 year ARM.

Amortization: Maximum amortization for uninsured loans is 30 years. All other mortgage type is 25 years maximum.

Switch / Transfers: Owner occupied 3, 4 and 5 year fixed terms and 5 year ARM & Ratewise 5 year Fixed & 5 year ARM. Gold and Platinum status brokers will be paid full finder's fees: Approved status brokers will have a 15 bps decrease in finder's fees.

Second home available for all products except for 1, 2, 4 year fixed, and 3 year ARM.

Appraisal: Gold and Platinum status brokers can order directly through a Radius approved appraiser. Contact your Underwriter for a complete list.

Approved status broker must order through NAS or Solidifi

contact information

OPERATIONS/ UNDERWRITING
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